

Mr. Cooper  
P.O. Box 9095  
Temecula, CA 92589-9095



9314 7100 1170 1053 1495 44

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Send Payments to:  
Mr. Cooper  
PO Box 650783  
Dallas, TX 75265-0783

**RETURN RECEIPT REQUESTED**

20210107-160

MICHAEL A STEELE  
192 PRENTISS ST  
OLD TOWN, ME 04468-1844

**EXHIBIT**  
**E**

ME\_NOI



8950 Cypress Waters Blvd.  
Dallas, TX 75016

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

01/07/2021

MICHAEL A STEELE  
192 PRENTISS ST  
OLD TOWN, ME 04468-1844

Sent Via Certified Mail

9314 7100 1170 1053 1495 44

Loan Number:  
Property Address: 633 MAIN ST  
OLD TOWN, ME 04468

Dear MICHAEL A STEELE:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2015 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of 01/07/2021 the amount of the debt that must be paid to cure the default is \$95,076.14, which includes the sum of payments that have come due on and after the date of default 07/01/2015, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	07/01/2015								
Total Monthly Payments Due:	\$80,512.11								
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Other Charges:	<table><tbody><tr><td>Uncollected NSF Fees:</td><td>\$0.00</td></tr><tr><td>Other Fees:</td><td>\$0.00</td></tr><tr><td>Corporate Advance Balance:</td><td>\$12,997.28</td></tr><tr><td>Unapplied Balance:</td><td><u>(\$0.00)</u></td></tr></tbody></table>	Uncollected NSF Fees:	\$0.00	Other Fees:	\$0.00	Corporate Advance Balance:	\$12,997.28	Unapplied Balance:	<u>(\$0.00)</u>
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All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

**\$95,076.14** must be paid by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 02/01/2021 is still due on 02/01/2021 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay **\$95,076.14** by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit [https://www.mrcooper.com/support/mortgage\\_assistance](https://www.mrcooper.com/support/mortgage_assistance) for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment. To determine whether this option is available, contact Mr. Cooper Foreclosure Prevention at 888-480-2432, or by mail at 8950 Cypress Waters Blvd., Dallas, TX 75019, or visit [www.mrcooper.com](http://www.mrcooper.com) for additional information and to see what options are available.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr. Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647), Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and HUD-certified housing counseling agencies (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You may also call Mr. Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Cynthia Hill  
Dedicated Loan Specialist  
Mr. Cooper  
866-316-2432 ext. 3784795  
8950 Cypress Waters Blvd.  
Dallas, TX 75019



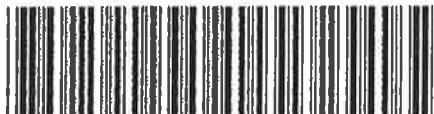
Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmssow@penquis.org Website: www.penquis.org	282 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mcmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2049 E-mail: jason.thurman@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-886-8545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwagan@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2817
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-8419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.cclmaine.org/	17. Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-642-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Copy

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2358268184

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20210107-160

MICHELLE DENNING  
45 PLEASANT VIEW RIDGE ROAD  
SOUTH CHINA, ME 04358



ME NOI



8450 Cypress Waters Blvd,  
Dallas, TX 75019

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

01/07/2021

MICHELLE DENNING  
45 PLEASANT VIEW RIDGE ROAD  
SOUTH CHINA, ME 04358

Loan Number:  
Property Address: 633 MAIN ST  
OLD TOWN, ME 04468

Dear MICHELLE DENNING:

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COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@coalmaine.org Website: www.coalmaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-338-6516 Fax: 207-553-7778 E-mail: ndgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7690 E-mail: crwagenja@prosperityme.org Website: https://www.prosperityme.org	82 Elm St Ste 2 Portland, Maine 04101-3092
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COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-8419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17. Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-8339





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20210107-160

MICHELLE DENNING  
633 MAIN ST  
OLD TOWN, ME 04468-1920



ME\_NOI



8950 Cypress Waters Blvd.  
Dallas, TX 75019

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

01/07/2021

MICHELLE DENNING  
633 MAIN ST  
OLD TOWN, ME 04468-1920

Sent Via Certified Mail  
9314 7100 1170 1053 1495 99

Loan Number:  
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Dear MICHELLE DENNING:

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**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure without a court order. If you are currently in the military service, or have been within the last 12 months, AND joined after signing the Note and Security Instrument now in default, please notify Mr. Cooper immediately. Please notify us of your active duty status in order to receive an interest rate reduction to 6%. Notice must be received no later than 180 days after your military services ends. It is not necessary to notify us of your military status in order to obtain foreclosure protection; however, we will be better able to assist you if you notify us of your military status as soon as possible. When contacting Mr. Cooper as to your military service, you may be required to provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647), Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and HUD-certified housing counseling agencies (<http://www.hud.gov/offices/hsg/sfh/hcc/hes.cfm>). You may also call Mr. Cooper toll-free at 888-480-2432 if you have questions about your rights under SCRA.

Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Cynthia Hill  
Dedicated Loan Specialist  
Mr. Cooper  
866-316-2432 ext. 3784795  
8950 Cypress Waters Blvd.  
Dallas, TX 75019



## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmessow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mncacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-886-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndlgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwagan@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.ccmaine.org/	17. Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Mr. Cooper  
P.O. Box 9095  
Temecula, CA 92589-9095



9314 7100 1170 1053 1495 75

Send Payments to:  
Mr. Cooper  
PO Box 650783  
Dallas, TX 75265-0783

**RETURN RECEIPT REQUESTED**

20210107-160

MICHAEL A STEELE  
633 MAIN ST  
OLD TOWN, ME 04468-1920

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO



ME\_NOI



8950 Cypress Waters Blvd.  
Dallas, TX 75019

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

01/07/2021

Sent Via Certified Mail  
9314 7100 1170 1053 1495 75

MICHAEL A STEELE  
633 MAIN ST  
OLD TOWN, ME 04468-1920

Loan Number:  
Property Address: 633 MAIN ST  
OLD TOWN, ME 04468

Dear MICHAEL A STEELE:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2015 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of **01/07/2021** the amount of the debt that must be paid to cure the default is **\$95,076.14**, which includes the sum of payments that have come due on and after the date of default **07/01/2015**, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	07/01/2015								
Total Monthly Payments Due:	\$80,512.11								
Late Charges:	\$1,566.75								
Other Charges:	<table><tbody><tr><td>Uncollected NSF Fees:</td><td>\$0.00</td></tr><tr><td>Other Fees:</td><td>\$0.00</td></tr><tr><td>Corporate Advance Balance:</td><td>\$12,997.28</td></tr><tr><td>Unapplied Balance:</td><td><u>(\$0.00)</u></td></tr></tbody></table>	Uncollected NSF Fees:	\$0.00	Other Fees:	\$0.00	Corporate Advance Balance:	\$12,997.28	Unapplied Balance:	<u>(\$0.00)</u>
Uncollected NSF Fees:	\$0.00								
Other Fees:	\$0.00								
Corporate Advance Balance:	\$12,997.28								
Unapplied Balance:	<u>(\$0.00)</u>								
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$95,076.14</b>								

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

**\$95,076.14** must be paid by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 02/01/2021 is still due on 02/01/2021 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

Failure to pay **\$95,076.14** by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter), may result in acceleration of the sums secured by the Security Instrument, foreclosure proceedings and sale of the property.

In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit [https://www.mrcooper.com/support/mortgage\\_assistance](https://www.mrcooper.com/support/mortgage_assistance) for additional information, to see what options may be available to you, and to submit an application for assistance.

All homeowners are eligible for housing counseling services through the U.S. Department of Housing and Urban Development (HUD). We have also attached a list, including the name, address and telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers. You may also call the Homeownership Preservation Foundation at 1-888-995-HOPE (4673) or visit <http://www.hud.gov/offices/hsg/stfh/hcc/hcs.cfm>.

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Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Cynthia Hill  
Dedicated Loan Specialist  
Mr. Cooper  
866-316-2432 ext. 3784795  
8950 Cypress Waters Blvd.  
Dallas, TX 75019



Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
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MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-886-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwagen@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.cclmaine.org/	17. Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Mr. Cooper  
P.O. Box 9095  
Temecula, CA 92589-9095



Send Payments to:  
Mr. Cooper  
PO Box 650783  
Dallas, TX 75265-0783

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

**RETURN RECEIPT REQUESTED**

20210107-160

MICHAEL A STEELE  
195 PRENTISS ST  
OLD TOWN, ME 04468



ME\_NOI



8950 Cypress Waters Blvd.  
Dallas, TX 75019

OUR INFO  
ONLINE  
[www.mrcooper.com](http://www.mrcooper.com)

01/07/2021

MICHAEL A STEELE  
195 PRENTISS ST  
OLD TOWN, ME 04468

Sent Via Certified Mail  
9314 7100 1170 1053 1495 68

Loan Number:  
Property Address: 633 MAIN ST  
OLD TOWN, ME 04468

Dear MICHAEL A STEELE:

If you are represented by an attorney, please send this notice to your attorney.

Mr. Cooper is the mortgage loan servicer for the above referenced loan.

This notice is being sent as required by the terms of the security instrument securing your mortgage loan.

Your loan is currently past due for the 07/01/2015 payment and is due for all payments from and including that date. The failure to make these payments is a default under the terms and conditions of the mortgage loan.

As of **01/07/2021** the amount of the debt that must be paid to cure the default is **\$95,076.14**, which includes the sum of payments that have come due on and after the date of default **07/01/2015**, any late charges, periodic adjustments to the payment amount (if applicable), attorney fees and expenses of collection. The total amount due to cure the default does not include any amounts that become due after the date of this notice.

Next Payment Due Date:	07/01/2015								
Total Monthly Payments Due:	\$80,512.11								
Late Charges:	\$1,566.75								
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Unapplied Balance:	<u>(\$0.00)</u>								
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$95,076.14</b>								

All reinstatement payments must be made payable in certified funds, cashier's check or money order(s) and Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



mailed to **Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783** or overnight delivery to **Mr. Cooper, Attn. Payment Processing, 800 State Highway 121 Bypass, Lewisville, TX 75067**. You may call Mr. Cooper at 888-480-2432 if you have questions regarding your account or write to Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019.

**\$95,076.14** must be paid by the 35<sup>th</sup> day from receipt of this notice (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter) in order to cure the default.

Your right to cure this default as referenced herein does not suspend your payment obligations. Pursuant to the terms of the Note, the next payment due on 02/01/2021 is still due on 02/01/2021 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter).

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In the event of acceleration, you have the right to reinstate the loan after acceleration and the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under this Security Instrument, and to present any other defenses that you may have.

If you meet the conditions in the Mortgage, you will have the right to have the Lender's enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had not been required.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorneys' fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged.

This default, and any legal action that may occur as a result, may be reported to one or more local and national credit reporting agencies by Mr. Cooper.

If you request in writing, Mr. Cooper will not contact you by phone at your place of employment. Furthermore, if you request in writing not to be contacted, Mr. Cooper will not contact you, except to send statutorily and/or contractually required legal notice(s).

You may have options available to you to help you avoid foreclosure. You may discuss available options with Mr. Cooper, the Investor or a counselor approved by the United States Department of Housing and Urban Development ("HUD"). You are encouraged to explore available options prior to the end of your right-to-cure period. Please call Mr. Cooper's Foreclosure Prevention Department at 888-480-2432 for additional information or to request an interview for the purpose of resolving the past due account. You may also visit [https://www.mrcooper.com/support/mortgage\\_assistance](https://www.mrcooper.com/support/mortgage_assistance) for additional information, to see what options may be available to you, and to submit an application for assistance.

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Please disregard this notice if a payment sufficient to cure the default has already been sent.

Sincerely,

Cynthia Hill  
Dedicated Loan Specialist  
Mr. Cooper  
866-316-2432 ext. 3784795  
8950 Cypress Waters Blvd.  
Dallas, TX 75019





## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmessow@penquis.org Website: www.penquis.org	282 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7983 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: info@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2849 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 E-mail: N/A Website: www.fourdirectionsmaine.org	20 Godfrey Dr Orono, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndgeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: https://www.prosperityme.org	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5026 E-mail: mesha.quinn@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: https://www.cclmaine.org/	17. Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: info@kvcap.org Website: www.kvcap.org	101 Water St Waterville, Maine 04901-6339



Sent: 1/7/2021 5:34:39 PM

To: WALZ\_NATIONSTAR

WALZ ID: 160\_WALZ\_NATIONSTAR@covius.com

[External Email] This message originated from outside your organization

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
Mortgage Information

Company providing the notice:Nationstar Mortgage LLC

Owner of the mortgage:Federal National Mortgage Association

What term best describes the owner of the mortgage?:Securitized Pool

Filer's Email Address:WALZ\_NATIONSTAR@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Cynthia Hill 8950 Cypress Waters Boulevard Dallas TX 75063  
866-316-2432 3784795 Cynthia.Hill@mrc cooper.com

-----  
Consumer Information

Consumer First name:MICHELLE

Consumer Middle Initial/Middle Name:

Consumer Last name:DENNING

Consumer Suffix:

Property Address line 1:633 MAIN ST

Property Address line 2:

Property Address line 3:

Property Address City/Town:OLD TOWN

Property Address State:

Property Address zip code:04468

Property Address County:Penobscot

-----  
Notification Details

Date notice was mailed:1/7/2021

Amount needed to cure the default:95076.14

Consumer Address line 1:45 PLEASANT VIEW RIDGE ROAD

Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:SOUTH CHINA

Consumer Address State:ME

Consumer Address zip code:04358

Sent: 1/7/2021 5:34:23 PM

To: WALZ\_NATIONSTAR

WALZ ID: 160\_WALZ\_NATIONSTAR@covius.com

[External Email] This message originated from outside your organization

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

-----  
Mortgage Information

Company providing the notice:Nationstar Mortgage LLC

Owner of the mortgage:Federal National Mortgage Association

What term best describes the owner of the mortgage?:Securitized Pool

Filer's Email Address:WALZ\_NATIONSTAR@lenderlive.com

Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Cynthia Hill 8950 Cypress Waters Boulevard Dallas TX 75063

866-316-2432 3784795 Cynthia.Hill@mrc cooper.com

-----  
Consumer Information

Consumer First name:MICHAEL

Consumer Middle Initial/Middle Name:

Consumer Last name:STEELE

Consumer Suffix:

Property Address line 1:633 MAIN ST

Property Address line 2:

Property Address line 3:

Property Address City/Town:OLD TOWN

Property Address State:

Property Address zip code:04468

Property Address County:Penobscot

-----  
Notification Details

Date notice was mailed:1/7/2021

Amount needed to cure the default:95076.14

Consumer Address line 1:192 PRENTISS STREET

Consumer Address line 2:

Consumer Address line 3:

Consumer Address City/Town:OLD TOWN

Consumer Address State:ME

Consumer Address zip code:04468

Nationstar Mortgage, LLC  
P.O. Box 9095  
Temecula, CA 92589-9095

PS form 3665  
Type of Mailing:  
CERTIFICATE OF MAILING  
January 7, 2021



List Number of Pieces  
Listed by Sender

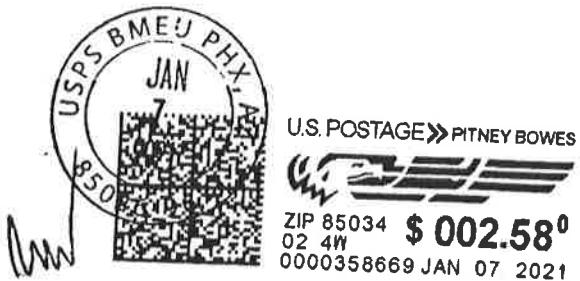
Total Number of Pieces  
Received at Post office

Postmaster:  
Name of receiving employee

Dated:

6

Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
1		2358268182	MICHAEL A STEELE 192 PRENTISS ST OLD TOWN, ME 04468-1844	\$0.650	\$0.43
2		2358268183	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$0.43
3		2358268184	MICHAEL A STEELE 195 PRENTISS ST OLD TOWN, ME 04468	\$0.650	\$0.43
4		2358268185	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$0.43
5		2358268186	MICHELLE DENNING 45 PLEASANT VIEW RIDGE ROAD SOUTH CHINA, ME 04358	\$0.650	\$0.43
6		2358268187	MICHELLE DENNING 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$0.43
				Totals	\$3.90      \$2.58
				Grand Total:	\$8.48



Nationstar Mortgage, LLC  
P.O. Box 9095  
Temecula, CA 92589-9095

PS form 3877  
Type of Mailing: CERTIFIED  
January 7, 2021



\*1260464\*

Line	Article Number	Name, Street & P.O. Address	Postage	Fee	R.R./RRE Fee	Rest. Decl. Fee	Reference
1	9314 7100 1170 1053 1495 44	MICHAEL A STEELE 192 PRENTISS ST OLD TOWN, ME 04468-1844	\$0.650	\$3.55	\$2.85	\$0.00	
2	9314 7100 1170 1053 1495 51	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$3.55	\$2.85	\$0.00	
3	9314 7100 1170 1053 1495 68	MICHAEL A STEELE 195 PRENTISS ST OLD TOWN, ME 04468	\$0.650	\$3.55	\$2.85	\$0.00	
4	9314 7100 1170 1053 1495 75	MICHAEL A STEELE 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$3.55	\$2.85	\$0.00	
5	9314 7100 1170 1053 1495 82	MICHELLE DENNING 45 PLEASANT VIEW RIDGE ROAD SOUTH CHINA, ME 04358	\$0.650	\$3.55	\$2.85	\$0.00	
6	9314 7100 1170 1053 1495 99	MICHELLE DENNING 633 MAIN ST OLD TOWN, ME 04468-1920	\$0.650	\$3.55	\$2.85	\$0.00	
7	9314 7100 1170 1053 1496 05	JASON WINTER 2717 ROSSITER LN VANCOUVER, WA 98661-5729	\$0.650	\$3.55	\$2.85	\$0.00	
			<b>Totals</b>	<b>\$4.55</b>	<b>\$24.85</b>	<b>\$19.95</b>	<b>\$0.00</b>
						<b>Grand Total:</b>	<b>\$49.35</b>
List Number of Pieces Listed by Sender 7		Total Number of Pieces Received at Post office		Postmaster: Name of receiving employee		Dated:	
Certified Mail Only:		0	Total Certified mail w/RR:	7	Total Certified Mail w/RRE:		



Return Receipt (Form 3811) Barcode



9590 9100 1170 1053 1495 46

1. Article Addressed to:

MICHAEL A STEELE  
192 PRENTISS ST  
OLD TOWN, ME 04468-1844

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X JS 6806

Agent  
 Addressee

B. Received by (Printed Name)

C-19

C. Date of Delivery  
1/13/21

D. Is delivery address different from Item 1?  
If YES, enter delivery address below:

Yes  
 No

3. Service Type:  
 Certified Mail  
 Certified Mail Restricted Delivery

Reference Information

2. Certified Mail (Form 3800) Article Number

9314 7100 1170 1053 1495 44

01/07/2021  
160

**USPS TRACKING #**



9590 9100 1170 1053 1495 4b



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

**United States  
Postal Service®**

- Sender: Please print your name, address and ZIP +4® below •



**Mr. Cooper  
P.O. Box 9095  
Temecula, CA 92589-9095**

Return Receipt (Form 3811) Barcode



9590 9100 1170 1053 1495 84

1. Article Addressed to:

MICHELLE DENNING  
45 PLEASANT VIEW RIDGE ROAD  
SOUTH CHINA, ME 04358

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

Michelle Denning  Agent  
 M. Denning  Addressee

B. Received by (Printed Name)  
M. Denning

C. Date of Delivery  
6-11-21

D. Is delivery address different from item 1?  Yes  
If YES, enter delivery address below:

No

*Apt # 3 @  
45 Pleasant View Ridge Rd*

3. Service Type:

Certified Mail  
 Certified Mail Restricted Delivery

Reference Information

2. Certified Mail (Form 3800) Article Number

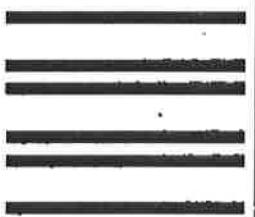
9314 7100 1170 1053 1495 82

01/07/2021  
160

**USPS TRACKING #**



9590 9100 1170 1053 1495 84



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

**United States**

**Postal Service®**



- Sender: Please print your name, address and ZIP +4® below •

**Mr. Cooper**

**P.O. Box 9095**

**Temecula, CA 92589-9095**